

September 21, 2012

To:

Mr. Harley Morrell

From: Northern Rockies Insurance Group, LLC a captive Montana insurance organization

Re:

Inquiry: PLGL201112-01

Dear Mr. Morell:

Your inquiry for E and O/ Medical Malpractice coverage under the above referenced claims-made policy has been received. Your coverage under Policy PLGL201112-01 was terminated January 28, 2012. An analysis of the Policy indicates that you are not currently a covered insured under the policy. In addition, the policy does not provide tail coverage for you.

We will not be providing attorney representation for you on any claims made after the termination date of the policy.

Regards,

Brenda M. Olson

Manager

Cc: John H. Schneider, Jr., M.D.

